

UNITED STATES BANKRUPTCY COURT
 _____ DISTRICT OF _____

In re Stephen and Catherine Andreano
 Debtor

Case No. 09-52781
 Reporting Period: March 1 - 31, 2011

Social Security # 3434
 (last 4 digits only)

**MONTHLY OPERATING REPORT
 (INDIVIDUAL WAGE EARNERS)**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	yes	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	yes	
Copies of bank statements		yes	
Disbursement Journal	MOR-2 (INDV)	yes	
Balance Sheet	MOR-3 (INDV)	yes	
Copies of tax returns filed during reporting period		no	
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)	yes	
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)	yes	
Debtor Questionnaire	MOR-6 (INDV)	yes	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Stephen Andreano

Date

4/18/2011

Signature of Joint Debtor

Catherine Andreano

Date

4/18/2011

In re Stephen and Catherine Andreano
Debtor

Case No. 09-52781
Reporting Period: March 1-31, 2011

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	Current Month Actual	Cumulative Through Date Actual
Cash - Beginning of Month	25,655.80	27,724.84
RECEIPTS		
Wages (Net)	13,122.01	354,171.80
Interest and Dividend Income	0.00	0.00
Alimony and Child Support	0.00	0.00
Social Security and Pension Income	0.00	0.00
Sale of Assets	0.00	0.00
Other Income (attach schedule)	2,029.83	25,334.15
Total Receipts	15,151.84	379,505.95
DISBURSEMENTS		
ORDINARY DISBURSEMENTS		
Mortgage Payment(s)	6,724.09	126,576.29
Rental Payment(s)	0.00	0.00
Other Secured Note Payments	0.00	0.00
Utilities	424.40	13,538.94
Insurance	625.34	15,215.15
Auto Expense	401.68	21,792.92
Lease Payments	291.79	5,544.01
IRA Contributions	0.00	0.00
Repairs and Maintenance	1,812.53	18,665.73
Medical Expenses	574.83	6,927.12
Food, Clothing, Hygiene	1,830.25	56,431.45
Charitable Contributions	727.00	7,805.03
Alimony and Child Support Payments	0.00	0.00
Taxes - Real Estate	1,104.90	9,551.03
Taxes - Personal Property	0.00	1,779.00
Taxes - Other (attach schedule)	0.00	0.00
Travel and Entertainment	1,575.10	15,239.16
Gifts	6.44	7,151.93
Other (attach schedule)	2,055.14	63,456.33
Total Ordinary Disbursements	18,153.49	369,674.09
REORGANIZATION ITEMS		
Professional Fees	0.00	10,071.95
U.S. Trustee Fees	0.00	3,900.00
Other Reorganization Expenses (attach schedule)	97.27	1,027.87
Total Reorganization Items	97.27	14,999.82
Total Disbursements (Ordinary + Reorganization)	18,250.76	384,673.91
Net Cash Flow (Total Receipts - Total Disbursements)	-3,098.92	-5,167.96
Cash - End of Month (Must equal reconciled bank statement)	22,556.88	22,556.88

In re Stephen and Catherine Andreano
DebtorCase No. 09-52781
Reporting Period: March 1-31, 2011**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Total from Aug - Nov		2,907.18
Reimbursements	0.00	996.20
Reimbursement: Snow Removal	0.00	1,388.70
Rental Income	2,028.00	19,996.00
MetLife		7.40
Interest on Savings Acct	1.83	38.67
Other Taxes		
None		
Other Ordinary Disbursements		
Telephone	402.68	9,120.70
Business Expense	1,046.73	17,531.53
Education Loan Repayment	150.00	3,000.00
Parking		653.00
Telephone - Vonage (cancelled)		54.97
2009 UNR payment/education expenses		24,776.54
Wells Fargo Bank Fees		25.00
Bank of the West - Bank Fees		279.69
Homeowners Dues		3,448.16
Traffic School		142.49
Membership/Subscriptions	40.00	315.52
Stolen Bank Card		41.77
Security	18.00	358.35
Wedding Expenses	397.73	2,954.66
Family Funeral Expenses		753.95
Other Reorganization Expenses		
Printing and Copies of documents		356.03
Postage	97.27	671.84

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	None
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	None
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	18,637.31

In re: Stephen and Catherine Andreano
Debtor

Case #09-52781
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Bal 2/28 819.41 Checking
 4670.95 Tahoe
 20097.33 Savings
 WF
 68.11 WF Savings

 25655.80 Total

Bal 3/31 2875.12 Checking
 6518.14 Tahoe
 13095.50 Savings
 WF
 68.12 WF Savings

 22556.88 Total

Bank statement reconciliation is 3/23/11
The total is from Quicken records

In re: Stephen and Catherine Andreano
Debtor

Case #09-52781
March 1-31, 2011

Outstanding Checks and Deposits

Date	Account	Num	Description	Memo	Category	Gen. Checking
					see attachment #1	
9/8/2009	Bank of West Checking	3711	Fabric Care		cleaners	-43.80
9/14/2009	Bank of West Checking	3718	J. Crew		clothing	-67.31
11/6/2009	Bank of West Checking	3758	American Eagle - Sarah		clothing	-50.00
4/16/2010	Bank of West Checking	ATM	Vet		pet	-190.82
5/17/2010	Bank of West Checking	ATM	At&T		TELEPHONE:Reno	-116.65
6/21/2010	Bank of West Checking	ATM	Costco		food	-49.88
6/25/2010	Bank of West Checking	ATM	Costco		food	-287.18
10/9/2010	Bank of West Checking	payment	LOGMEIN		BUSINESS	-129.00
10/9/2010	Bank of West Checking	3977	Walmart		food	-59.66
10/9/2010	Bank of West Checking	3978	Raleys		food	-30.99
10/21/2010	Bank of West Checking	3998	Raleys		food	-54.86
12/9/2010	Bank of West Checking	payment	LOGMEIN		BUSINESS	-129.00
12/25/2010	Bank of West Checking	ATM	Harland		bank charges	-56.95
1/9/2011	Bank of West Checking	payment	LOGMEIN		BUSINESS	-129.00
3/9/2011	Bank of West Checking	LOGMEIN			BUSINESS	-129.00
3/14/2011	Bank of West Checking	4098	Downey/US Bank	mar	Mortgage Payment:Reno	-3,138.73
3/14/2011	Bank of West Checking	4100	Grace Church	YWAM - Vonich	DONATION	-100.00
3/14/2011	Bank of West Checking	4114	WASHINGTON MUTUAL		PROPERTY IOAN	-3,585.36
3/22/2011	Bank of West Checking	ATM	Shell		Auto:gasoline	-52.01
3/22/2011	Bank of West Checking	ATM	Mikonos Grill		Dining Out	-29.22
3/22/2011	Bank of West Checking	ATM	Walmart		household	-16.72
3/24/2011	Bank of West Checking	4116	NV Energy		UTILITY:Reno	-272.88
3/24/2011	Bank of West Checking	4117	Discovery Fellowship		DONATION	-250.00
3/24/2011	Bank of West Checking	ATM	Mill End Fabrics		WEDDING	-43.09
3/24/2011	Bank of West Checking	ATM	MICHAEL		WEDDING	-36.57
3/25/2011	Bank of West Checking	ATM	MICHAEL		WEDDING	-19.90
3/25/2011	Bank of West Checking	ATM	Federal Express		postage	-31.36
3/25/2011	Bank of West Checking	ATM	NV Center For Dermatology		MEDICAL	-17.17
3/25/2011	Bank of West Checking	ATM	Walmart		household	-10.77
3/25/2011	Bank of West Checking	ATM	WALMART		household	-4.98
3/25/2011	Bank of West Checking	ATM	Aaa		INSURANCE:life	-114.84
3/26/2011	Bank of West Checking	ATM	Costco		food	-312.11
3/26/2011	Bank of West Checking	ATM	NETWEBSALE		ENTERTAINMENT	-48.86
3/26/2011	Bank of West Checking	ATM	WALMART		household	-42.15
3/28/2011	Bank of West Checking	ATM	Federal Express		postage	-26.64

Outstanding Checks and Deposits

Date	Account	Num	Description	Memo	Category	Gen. Checking
					see attachment #1	
3/28/2011	Bank of West Checking	ATM	StarBUCKS		Dining Out	-22.36
3/28/2011	Bank of West Checking	ATM	Office Depot		BUSINESS	-19.38
3/28/2011	Bank of West Checking	payment	Lifelock		security	-18.00
3/28/2011	Bank of West Checking	ATM	Cvs		MEDICAL	-2.15
3/29/2011	Bank of West Checking	ATM	Anytime Fitness		health	-33.00
3/29/2011	Bank of West Checking	ATM	Michaels		GLFT	-6.44
3/30/2011	Bank of West Checking	ATM	Usps		postage	-1.05
3/30/2011	Bank of West Checking	ATM	Raley's		food	-59.92
3/30/2011	Bank of West Checking	ATM	Jazz Salon		hair	-58.00
3/31/2011	Bank of West Checking	ATM	Shell		Auto:gasoline	-54.48
3/31/2011	Bank of West Checking	ATM	THE HOME DEPOT		YARD	-144.69
3/31/2011	Bank of West Checking	ATM	Smart & Final		food	-73.90
3/31/2011	Bank of West Checking	ATM	Fabric Care		BUSINESS:cleaners	-35.75
4/1/2011	Bank of West Checking	4115	Bank Of America		Auto:gasoline	-150.00
4/1/2011	Bank of West Checking	4115	Bank Of America		clothing	-100.00
4/1/2011	Bank of West Checking	4115	S Bank Of America		food	-250.00
4/1/2011	Bank of West Checking		4118 JOHN ANDREANO		EDUCATION:books	-545.00
4/1/2011	Bank of West Checking		4119 Universal Explorer		BUSINESS	-110.29
4/1/2011	Bank of West Checking		4120 Klove		DONATION	-50.00
4/1/2011	Bank of West Checking		4121 Christ Community Church		DONATION	-100.00
4/1/2011	Bank of West Checking		4122 Nevada Center For Dermatology	ZACH	MEDICAL	-67.95
4/1/2011	Bank of West Checking	4123	Wells Fargo - John		Auto:gasoline	-200.00
4/1/2011	Bank of West Checking	4123	S Wells Fargo - John		food	-200.00
4/1/2011	Bank of West Checking	4123	S Wells Fargo - John		household:cleaning	-100.00
4/1/2011	Bank of West Checking		4124 Void		VOID	0.00
4/1/2011	Bank of West Checking		4125 Dr. Corbin		MEDICAL	-134.94
4/1/2011	Bank of West Checking	ATM	COSTCO		food	-369.23
4/1/2011	Bank of West Checking	ATM	THE HOME DEPOT		YARD	-60.72
4/1/2011	Bank of West Checking	ATM	Franklin Prosperity		unknown	-49.00
4/1/2011	Bank of West Checking	ATM	Smart & Final		food	-37.68
4/1/2011	Bank of West Checking	ATM	Webrestaurant		WEDDING	-23.92
4/1/2011	Bank of West Checking	ATM	WALMART		household	-215.92
4/4/2011	Bank of West Checking	ATM	Hemclear		MEDICAL	-122.75
4/4/2011	Bank of West Checking	ATM	Apple Store		BUSINESS	-91.00
4/4/2011	Bank of West Checking	ATM	Shell		Auto:gasoline	-85.00

Outstanding Checks and Deposits

Date	Account	Num	Description	Memo	Category	Clr	Amount	Gen. Checking
					see attachment #1			
4/4/2011	Bank of West Checking	ATM	Sierra Nevada Spas		Spa		-83.95	
4/4/2011	Bank of West Checking	ATM	Charter		UTILITY		-36.56	
4/4/2011	Bank of West Checking	ATM	Amazon		EDUCATION:books		-29.93	
4/4/2011	Bank of West Checking	ATM	Target		household		-26.89	
4/4/2011	Bank of West Checking	ATM	Amazon		EDUCATION:books		-21.47	
4/4/2011	Bank of West Checking	ATM	Amazon		EDUCATION:books		-13.48	
4/4/2011	Bank of West Checking	ATM	Smith's		food		-10.98	
4/5/2011	Bank of West Checking	ATM	Raley's		food		-10.32	
4/5/2011	Bank of West Checking	ATM	4126 Danny Couste		house repair		-2,000.00	
4/5/2011	Bank of West Checking	ATM	Club Chandon		Wine		-96.78	
4/5/2011	Bank of West Checking	ATM	Smiths		food		-70.59	
4/5/2011	Bank of West Checking	ATM	Smiths		food		-39.39	
4/5/2011	Bank of West Checking	ATM	Smiths		food		-3.38	
4/6/2011	Bank of West Checking	ATM	Walmart		household		-62.09	
4/6/2011	Bank of West Checking	ATM	THE HOME DEPOT		Repairs		-47.08	
4/6/2011	Bank of West Checking	ATM	Clearwater Creek		GIFT		-67.00	
4/6/2011	Bank of West Checking	ATM	Clearwater Creek		GIFT		-55.92	
4/7/2011	Bank of West Checking	ATM	William Sonoma		household		-29.03	
4/7/2011	Bank of West Checking	ATM	Smith's		food		-28.82	
4/7/2011	Bank of West Checking	aqtm	Crate & Barrel	gift	WEDDING		-327.70	
4/8/2011	Bank of West Checking	ATM	Banana Republic		clothing		-223.42	
4/8/2011	Bank of West Checking	ATM	Sierra Sewing	sewing machine	Repairs		-99.00	
4/8/2011	Bank of West Checking	ATM	Blue Garter	VEIL	WEDDING		-95.88	
4/8/2011	Bank of West Checking	ATM	SAFEWAY		food		-64.63	
4/8/2011	Bank of West Checking	ATM	CREME	ATM	Dining Out		-11.83	
4/8/2011	Bank of West Checking	ATM	Fabric Care		BUSINESS:cleaners		-6.60	
4/8/2011	Bank of West Checking	ATM	Apple Store	ipad	EQUIPMENT		-905.25	
4/8/2011	Bank of West Checking	ATM	NV WILDLIFE LICENSE		ENTERTAINMENT		-35.00	
4/9/2011	Bank of West Checking	ATM	SAFEWAY		food		-177.22	
4/11/2011	Bank of West Checking	payment	LOGMEIN	ATM	BUSINESS		-129.00	
4/11/2011	Bank of West Checking	ATM	Mikonos Grill		Dining Out		-87.50	
4/11/2011	Bank of West Checking	ATM	Shell		Auto:gasoline		-36.19	
4/11/2011	Bank of West Checking	ATM	Lucky's		food		-10.89	
4/11/2011	Bank of West Checking	ATM	Bj's		Dining Out		-22.24	
4/11/2011	Bank of West Checking	ATM	Frank Family Vineyards		Wine		-140.29	

Outstanding Checks and Deposits

Date	Account	Numb	Description	Memo	Category	Clr	Amount	Gen. Checking
4/11/2011	Bank of West Checking	ATM	Starbucks		Dining Out		-4.58	
4/11/2011	Bank of West Checking	ATM	Coldwater Creek		clothing		-64.59	
4/11/2011	Bank of West Checking	ATM	APPLEBEES		Dining Out		-33.74	
4/11/2011	Bank of West Checking	ATM	Paisans Deli		Dining Out		-16.91	
4/11/2011	Bank of West Checking	ATM	Fabric Care		BUSINESS:cleaners		-10.40	
4/11/2011	Bank of West Checking	ATM	Raleys		food		-9.67	
4/11/2011	Bank of West Checking	ATM	In-n-out	atm	Dining Out		-7.20	
4/11/2011	Bank of West Checking	ATM	San Jose Airport		BUSINESS		-2.00	
4/12/2011	Bank of West Checking	ATM	Jiffy Lube	jeep	Auto:Auto Maint.		-180.67	
4/12/2011	Bank of West Checking	ATM	Shell		Auto:gasoline		-75.00	
4/12/2011	Bank of West Checking	ATM	Chevron		Auto:gasoline		-52.06	
4/12/2011	Bank of West Checking	ATM	Bjs		Dining Out		-27.24	
4/12/2011	Bank of West Checking	ATM	Lucky		food		-21.84	
4/12/2011	Bank of West Checking	ATM	Lucky		food		-10.89	
Total Uncleared Disbursements -18,893.07								
4/1/2011	Bank of West Checking	DEP	Discovery Fellowship		DONATION		-250.00	
4/11/2011	Bank of West Checking	DEP	Apple Store	ipad	EQUIPMENT		79.00	
4/11/2011	Bank of West Checking	DEP	Apple Store	ipad	EQUIPMENT		12.00	
4/1/2011	Bank of West Checking	DEP	Discovery Fellowship		food		91.63	
4/13/2011	Bank of West Checking	DEP	Dorothy Andreano	bathroom	house repair		2,498.00	
4/13/2011	Bank of West Checking	DEP	Dorothy Andreano	granny - trip	Travel		400.00	
3/29/2011	Bank of West Checking	DEP	Eleanor Belletti	aunt eleanor	Travel		800.00	
4/1/2011	Bank of West Checking	DEP	Cisco		W2 Income		5,475.53	
3/30/2011	Bank of West Checking	DEP	Multnomah		W2 Income		2,119.48	
Total Deposits								11,225.64

re Stephen and Catherine Andreano
Debtor

Case No. 09-52781
Reporting Period: March 1-31, 2011

Outstanding Checks and Deposits

Date	Account	Num	Description	Memo	Category	Clr	Amount

see attachment #2

Tahoe Acct

DISBURSEMENT JOURNAL

see attachment #4

Date	Account	Num	Description	Memo	Category	Cir	Amount
3/3/2011	Bank of the West - Tahoe	772	Suddenlink		cable:tahoe	R	-57.90
3/3/2011	Bank of the West - Tahoe	773	At&t		TELEPHONE:tahoe	R	-55.47
3/3/2011	Bank of the West - Tahoe	774	At&t	Internet	TELEPHONE:tahoe	R	-67.94
					Total Checks		-181.31
3/6/2011	Bank of West Checking	4096	Discover Fellowship		DONATION	R	-250.00
3/6/2011	Bank of West Checking	4097	Ferguson	bathroom	house repair:reno	R	-821.51
3/14/2011	Bank of West Checking	4098	Downey/US Bank	mar	Mortgage Payment:Reno		-3,138.73
3/14/2011	Bank of West Checking	4099	Washoe County Treasurer	4th qtr 2011	PROPERTY TAX:Reno	R	-1,104.90
3/14/2011	Bank of West Checking	4100	Grace Church	YWAM - Vonich	DONATION		-100.00
3/1/2011	Bank of West Checking	4104	Grace Church		DONATION	R	-77.00
3/1/2011	Bank of West Checking	4105	Klove		DONATION	R	-50.00
3/1/2011	Bank of West Checking	4106	Dr. Corbin		MEDICAL	R	-64.53
3/1/2011	Bank of West Checking	4107	Washoe County Treasurer		UTILITY:Reno	R	-57.06
3/3/2011	Bank of West Checking	4109	Universal Explorer		BUSINESS	R	-110.29
3/14/2011	Bank of West Checking	4110	Dish NETWORK		0 household	R	-129.62
3/14/2011	Bank of West Checking	4111	AT&T		TELEPHONE:Reno	R	-135.68
3/14/2011	Bank of West Checking	4112	AT&T		TELEPHONE:Reno	R	-115.48
3/14/2011	Bank of West Checking	4113	Sam Club		Membership	R	-40.00
3/14/2011	Bank of West Checking	4114	WASHINGTON MUTUAL		PROPERTY IOAN		-3,585.36
3/24/2011	Bank of West Checking	4116	NV Energy		UTILITY:Reno		-272.88
3/24/2011	Bank of West Checking	4117	Discovery Fellowship		DONATION		-250.00
3/3/2011	Bank of West Checking	4108	Wells Fargo - John		Auto:gasoline	R	-200.00
3/3/2011	Bank of West Checking	4108	Wells Fargo - John		food	R	-200.00
3/3/2011	Bank of West Checking	4108	Wells Fargo - John		household:cleaning	R	-100.00
					Total Checks		-10,803.04
3/1/2011	Bank of West Checking	ATM	Olive Garden		Dining Out	R	-71.84
3/1/2011	Bank of West Checking	ATM	Reno-Tahoe Airport	parking	BUSINESS	R	-51.00
3/1/2011	Bank of West Checking	ATM	Shell		Auto:gasoline	R	-45.59
3/1/2011	Bank of West Checking	ATM	Anytime Fitness		health	R	-33.00
3/1/2011	Bank of West Checking	ATM	Raleys		food	R	-20.47
3/1/2011	Bank of West Checking	ATM	StarBUCKS		Dining Out	R	-9.86
3/1/2011	Bank of West Checking	ATM	In-n-out	atm	Dining Out	R	-8.83
3/2/2011	Bank of West Checking	ATM	Walmart		household	R	-54.60
3/2/2011	Bank of West Checking	ATM	Smart & Final		food	R	-13.99
3/3/2011	Bank of West Checking	ATM	Pine Ridge		Wine	R	-138.65

BANK OF THE WEST®**STATEMENT**

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MILPITAS OFFICE 00022
 1360 CALAVERAS BLVD
 MILPITAS CA 95035-5707 800-488-2265

ANDREANO LIVING TRUST
 STEPHEN C ANDREANO, TTEE
 CATHERINE A ANDREANO, TTEE
 2415 KILLINGTON DRIVE
 RENO NV 89511-9147

STATEMENT PERIOD
 02/23/11 THROUGH 03/22/11

022-083154

0 ITEMS ENCLOSED

SPECIAL OFFER: KEEP MORE MONEY IN YOUR POCKET AT TAX TIME
 WITH A DISCOUNT OF UP TO 25% OFF TURBOTAX FEDERAL PRODUCTS.
 TO LEARN MORE, VISIT WWW.BANKOFTHEWEST.COM/TURBOTAX.HTML.

55+ CHECKING ACCOUNT NUMBER 022-083154

BEGINNING BALANCE.....	8,351.73	AVERAGE DAILY BALANCE.....	7,528.00
1 DEPOSITS.....	160.00	LOW BALANCE.....	3,195.67
4 CREDITS.....	20,333.95	YEAR-TO-DATE INTEREST PAID.....	0.00
88 WITHDRAWALS.....	9,529.80	YEAR-TO-DATE TAX WITHHELD.....	0.00
14 CHECKS.....	7,056.67	ANNUAL PERCENTAGE YIELD EARNED.....	0.00
ENDING BALANCE.....	12,259.21	INTEREST ACCRUED THIS STATEMENT.....	0.00

DEPOSITS

DATE.....	AMOUNT.....	TRANSACTION DESCRIPTION			
02/28	2,331.42	ELECTRONIC DEP	MULTNOMAH BIBLE	ACH ITEM 022811	PPD
03/04	5,475.52	ELECTRONIC DEP	CISCO SYSTEMS	REG.SALARY 030411	PPD
03/16	7,000.00	ONLINE TRANSFER	TRANSFER FROM SAVINGS	***-***3154	
03/18	5,527.01	ELECTRONIC DEP	CISCO SYSTEMS	REG.SALARY 031811	PPD
DATE.....	AMOUNT.....		DATE.....	AMOUNT.....	
03/16	160.00				

WITHDRAWALS

DATE.....	AMOUNT.....	TRANSACTION DESCRIPTION			
02/23	60.87	POS PURCHASE	432939	RALEY'S #108	NV
02/23	23.50	DEBIT CARD POS	PAPA MURPHY'S	CAL158QPS	CA ON 110223
02/23	319.79	ELECTRONIC DBT	AAA INSURANCE	INS EFTPMT 022311	PPD
02/23	190.71	ELECTRONIC DBT	AAA INSURANCE	INS EFTPMT 022311	PPD
02/23	129.62	CONV ELECTRONIC CK	ECHOSTAR COMMUNI	DISHCKPYMT 022211	ARC
02/24	94.66	POS PURCHASE	001194	SMART & FINAL	NV
02/24	23.43	DEBIT CARD POS	FEDEX 873645305661	MEMPHIS	TN ON 110224
02/24	9.04	DEBIT CARD POS	CARL'S JR #797	Q87	NV ON 110224
02/25	114.84	ELECTRONIC DBT	AAA LIFE	INS PREM 022511	PPD
02/28	78.00	POS PURCHASE	413448	CRATE & BARREL	CA
02/28	72.06	DEBIT CARD POS	LISAS TEA TREASURES	CAMPBELL	CA ON 110228
02/28	50.23	POS PURCHASE	131111	PETSMART INC 7	MILPITAS
02/28	49.37	POS PURCHASE	287970	RALEY'S #108	NV
02/28	48.41	POS PURCHASE	032993	TARGET T0626 S	San Jose
02/28	20.43	DEBIT CARD POS	CVS PHARMACY #9586	QPS	NV ON 110227
02/28	18.00	DEBIT CARD POS	LOC*LIFELOCK	800-5433562	AZ ON 110228
02/28	6.19	DEBIT CARD POS	PANDA EXPRESS	1730 QPS	NV ON 110227
02/28	5.00	DEBIT CARD POS	SOUTHWES	5262157870385	TX ON 110228
03/01	74.00	DEBIT CARD POS	LAVENDER NAIL SPA	SAN JOSE	CA ON 110301
03/01	71.84	DEBIT CARD POS	THE OLIVE GARD	00018580	MILPITAS
03/01	51.00	DEBIT CARD POS	RENO-TAHOE AIRPORT	AUT	NV ON 110301
03/01	45.59	POS PURCHASE	416590	SHELL Service	RENO
03/01	33.00	DEBIT CARD POS	ABC*ANYTIME FITNESS	08888279262	MN ON 110301
03/01	20.47	POS PURCHASE	286023	RALEY'S #108	NV
03/01	9.86	DEBIT CARD POS	STARBUCKS TEMP	31281504	OAKLAND
03/01	8.83	DEBIT CARD POS	IN-N-OUT BURGER	000000	RENO



For Your Protection: Please examine this statement and report any discrepancy within 30 days.

MEMBER FDIC

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MILPITAS CA 95035-5707 800-488-2265

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ANDREANO LIVING TRUST

STATEMENT PERIOD
02/23/11 THROUGH 03/22/11

022-083154

WITHDRAWALS

DATE	AMOUNT	TRANSACTION DESCRIPTION			
03/01	500.00	CONV ELECTRONIC CK FIA Cardservices CHECK PYMT 022811 4094			ARC
03/01	290.75	CONV ELECTRONIC CK SIERRA PACIFIC P CHECKPAYMT 030111 04093			ARC
03/02	54.60	POS PURCHASE 219144 WAL-MART #3277 RENO(SPRING NV			
03/02	13.99	POS PURCHASE 001071 SMART & FINAL RENO NV			
03/03	138.65	DEBIT CARD POS PINE RIDGE WINERY LLC 707-2537500 CA ON 110303			
03/03	135.50	DEBIT CARD POS SPECIALTY BOTTLE INC SEATTLE WA ON 110303			
03/03	122.75	DEBIT CARD POS HEMCLEAR 888-565-7110 888-565-7110 IL ON 110303			
03/03	40.88	POS PURCHASE 203635 COSTCO WHSE #0 RENO NV			
03/03	19.95	DEBIT CARD POS HEMCLEAR 888-565-7110 888-565-7110 IL ON 110303			
03/03	10.28	POS PURCHASE 082864 SMITHS RENO NV			
03/03	5.00	DEBIT CARD POS THE UPS STORE #2972 RENO NV ON 110303			
03/04	89.10	POS PURCHASE 471606 COSTCO WHSE #0 RENO NV			
03/07	217.53	POS PURCHASE 014374 TARGET T1363 R RENO NV			
03/07	67.77	POS PURCHASE 293175 WAL-MART #3277 RENO(SPRING NV			
03/07	44.00	POS PURCHASE 296321 RALEY'S #108 RENO NV			
03/07	36.56	DEBIT CARD POS CHARTER COMM 888-438-2427 NV ON 110306			
03/07	32.32	POS PURCHASE 823350 WILLIAMS-SONOM RENO NV			
03/07	21.58	POS PURCHASE 823934 WHOLE FOODS MA RENO NV			
03/07	500.00	CONV ELECTRONIC CK WELLSFARGO CARD CHECKPAYMT 030711 04108			ARC
03/08	87.14	POS PURCHASE 427547 COSTCO WHSE #0 RENO NV			
03/08	45.65	POS PURCHASE 001726 SMART & FINAL RENO NV			
03/08	41.06	POS PURCHASE 221122 COSTCO WHSE #0 RENO NV			
03/08	22.43	POS PURCHASE 398978 RALEY'S #108 RENO NV			
03/09	12.43	POS PURCHASE 403390 RALEY'S #108 RENO NV			
03/10	49.60	POS PURCHASE 464217 SHELL Service RENO NV			
03/10	39.86	POS PURCHASE 000013 NV CENTER DERM RENO NV			
03/11	214.40	DEBIT CARD POS SOUTHWES 5262160446711 08004359792 TX ON 110311			
03/11	161.70	DEBIT CARD POS SOUTHWES 5262160432056 08004359792 TX ON 110311			
03/11	161.70	DEBIT CARD POS SOUTHWES 5262160459282 08004359792 TX ON 110311			
03/11	23.34	POS PURCHASE 614880 RALEY'S #108 RENO NV			
03/11	16.23	DEBIT CARD POS THE UPS STORE #2972 RENO NV ON 110311			
03/11	7.92	POS PURCHASE 095485 USPS 317280955 RENO NV			
03/14	271.65	POS PURCHASE 687636 COSTCO WHSE #0 RENO NV			
03/14	162.67	POS PURCHASE 684305 DAVIDS BRIDAL RENO NV			
03/14	86.55	POS PURCHASE 264031 COSTCO WHSE #0 RENO NV			
03/14	80.78	POS PURCHASE 010011 OFFICE DEPOT RENO NV			
03/14	47.53	POS PURCHASE 013421 CVS 08793 RENO NV			
03/14	28.11	DEBIT CARD POS JITTERBUG GREATCALL 800-7336632 CA ON 110314			
03/14	10.00	DEBIT CARD POS CVS PHARMACY #9586 QPS RENO NV ON 110313			
03/15	167.07	DEBIT CARD POS CVS PHARMACY #9586 RENO NV ON 110315			
03/15	16.16	POS PURCHASE 872341 WILLIAMS-SONOM RENO NV			
03/16	5.20	DEBIT CARD POS FABRIC CARE SPECIALIST RENO NV ON 110316			
03/17	1,250.00	DEBIT CARD POS COSMOS TOURS 303 7037729 CO ON 110317			
03/17	750.00	DEBIT CARD POS AVANTI DESTINATIONS 05032951100 OR ON 110317			
03/18	176.53	DEBIT CARD POS CLDWTR CK 1280-28282 RENO NV ON 110318			
03/18	13.27	DEBIT CARD POS ROSE'S RENO NV ON 110318			
03/21	83.82	POS PURCHASE 543592 RITE AID CORP. MILPITAS CA			



RECYCLABLE



EQUAL HOUSING LENDER

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ANDREANO LIVING TRUST

STATEMENT PERIOD
02/23/11 THROUGH 03/22/11

022-083154

WITHDRAWALS

DATE	AMOUNT	TRANSACTION DESCRIPTION			
03/21	80.80	POS PURCHASE	018089	TARGET T0626 S	San Jose CA
03/21	66.25	POS PURCHASE	539162	LUCKY #727.MIL	MILPITAS CA
03/21	54.60	DEBIT CARD POS	FRY'S ELECTRONICS #9	SAN JOSE	CA ON 110321
03/21	36.99	POS PURCHASE	374205	SAFeway STORE	MILPITAS CA
03/21	32.21	DEBIT CARD POS	FRESH CHOICE #47	MILPITAS	CA ON 110321
03/21	30.30	DEBIT CARD POS	FEDEX 873645306841	MEMPHIS	TN ON 110321
03/21	6.92	POS PURCHASE	569801	THE HOME DEPOT	MILPITAS CA
03/21	319.79	ELECTRONIC DBT	AAA INSURANCE	INS EFTPMT 032111	PPD
03/21	150.00	ELECTRONIC DBT	U.S. DEPT. OF ED	ONLINE PMT 032111	WEB
03/21	135.68	CONV ELECTRONIC CK	AT&T SERVICES LA	CHECK PYMT 032111 4111	ARC
03/21	129.62	CONV ELECTRONIC CK	ECHOSTAR COMMUNI	DISHCKPYMT 031911 04110	ARC
03/21	115.48	CONV ELECTRONIC CK	AT&T TELCO WEST	000PAYMENT 031811 04112	ARC
03/22	161.70	DEBIT CARD POS	SOUTHWES 5262162574719	08004359792	TX ON 110322
03/22	16.00	DEBIT CARD POS	GREAT HAIR	MILPITAS	CA ON 110322
03/22	190.71	ELECTRONIC DBT	AAA INSURANCE	INS EFTPMT 032211	PPD

CHECKS

NUMBER	DATE	AMOUNT	NUMBER	DATE	AMOUNT	NUMBER	DATE	AMOUNT
4087e	02/25	3,138.73	4099e	03/17	1,104.89	4109e	03/08	110.29
4089e	02/23	209.08	4104e	03/16	77.00	4113e	03/21	40.00
4095e	02/25	550.00	4105e	03/07	50.00	985005e	02/23	291.79
4096e	03/08	250.00	4106e	03/08	64.53	985007e	03/21	291.79
4097e	03/09	821.51	4107e	03/07	57.06			

e REPRESENTS ITEMS PRESENTED ELECTRONICALLY, * REPRESENTS A GAP IN CHECK NUMBERS

SAVINGS ACCOUNT NUMBER 022-083154
INTEREST PAID IN 2010 WAS \$21.47

BEGINNING BALANCE.....	20,095.50	LOW BALANCE.....	13,097.00
1 DEPOSITS.....	1.83	YEAR-TO-DATE INTEREST PAID.....	4.05
1 WITHDRAWALS.....	7,000.00	YEAR-TO-DATE FEDERAL TAX WITHHELD.....	0.00
ENDING BALANCE.....	13,097.33	YEAR-TO-DATE STATE TAX WITHHELD.....	0.00
		ANNUAL PERCENTAGE YIELD EARNED.....	0.10
		INTEREST ACCRUED THIS STATEMENT.....	1.41

DEPOSITS

DATE	AMOUNT	TRANSACTION DESCRIPTION
02/28	1.83	INTEREST EARNED

WITHDRAWALS

DATE	AMOUNT	TRANSACTION DESCRIPTION	CHECKING	***-**-3154
03/16	7,000.00	ONLINE TRANSFER TRANSFER TO		

CUSTOMER NAME
ANDREANO LIVING TRUST

ACCOUNT NO
22-083154

STATEMENT PERIOD
2/23/11 - 3/22/11

PAGE
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STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Yosemite National Park 4087
02-78/1211

Date: 16 Feb 2011

Pay to the Order of: Duane / US Bank \$ 3138.73

Three thousand One hundred Thirty Eight and 73/100 Dollars

For: Foreclosure Bankruptcy

Bankwest

Check # 4087, PAID 2/25/2011, AMOUNT \$3,138.73

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Acadia National Park 4089
02-78/1211

Date: 21 Feb 2011

Pay to the Order of: AT&T \$ 209.08

Two hundred Nine and 08/100 Dollars

For: Catherine Andreano

Bankwest

Check # 4089, PAID 2/23/2011, AMOUNT \$209.08

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Yosemite National Park 4085
02-78/1211

Date: 24 Feb 2011

Pay to the Order of: John Andreano \$ 550.00

Five hundred Fifty and 00/100 Dollars

For: Catherine Andreano

Bankwest

Check # 4095, PAID 2/25/2011, AMOUNT \$550.00

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Grand Teton National Park 4096
02-78/1211

Date: 1 Mar 2011

Pay to the Order of: Disability Fellowship \$ 250.00

Two hundred Fifty and 00/100 Dollars

For: Catherine Andreano

Bankwest

Check # 4096, PAID 3/8/2011, AMOUNT \$250.00

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Acadia National Park 4097
02-78/1211

Date: March 7, 2011

Pay to the Order of: Ferguson \$ 821.51

Eight hundred Twenty one and 51/100 Dollars

For: Ticket # CR496696 Stephen Andreano

Bankwest

Check # 4097, PAID 3/9/2011, AMOUNT \$821.51

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Yosemite National Park 4099
02-78/1211

Date: 14 Mar 2011

Pay to the Order of: Washoe County \$ 1104.89

One thousand One hundred Four and 89/100 Dollars

For: 0958902 Catherine Andreano

Bankwest

Check # 4099, PAID 3/17/2011, AMOUNT \$1,104.89

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Glacier National Park 4104
02-78/1211

Date: 1 March 2011

Pay to the Order of: Grace \$ 77.00

Seventy Seven and 00/100 Dollars

For: Catherine Andreano

Bankwest

Check # 4104, PAID 3/16/2011, AMOUNT \$77.00

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Yosemite National Park 4105
02-78/1211

Date: 3 March 2011

Pay to the Order of: Plum \$ 50.00

Fifty and 00/100 Dollars

For: Catherine Andreano

Bankwest

Check # 4105, PAID 3/7/2011, AMOUNT \$50.00

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Grand Teton National Park 4106
02-78/1211

Date: 3 March 2011

Pay to the Order of: Dr. Corbin \$ 64.53

Sixty Four and 53/100 Dollars

For: Catherine Andreano

Bankwest

Check # 4106, PAID 3/8/2011, AMOUNT \$64.53

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Acadia National Park 4107
02-78/1211

Date: 3 March 2011

Pay to the Order of: Washoe County \$ 57.06

Fifty Seven and 06/100 Dollars

For: Catherine Andreano

Bankwest

Check # 4107, PAID 3/7/2011, AMOUNT \$57.06



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MEMBER FDIC

CUSTOMER NAME	ACCOUNT NO	STATEMENT PERIOD	PAGE
ANDREANO LIVING TRUST	22-083154	2/23/11 - 3/22/11	5 OF 5

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

YOSEMITE NATIONAL BANK 4109

3 March 2011

Pay to the Order of Unrecorded Explorer \$ 110.29

On Handwritten ten & 29/100 Dollars

Catherine A. Andreano

121100782 022083154 04109

CHECK# 4109, PAID 3/8/2011, AMOUNT \$110.29

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

YOSEMITE NATIONAL BANK 4113

14 Mar 2011

Pay to the Order of Sen's \$ 40.00

Forty & 00/100 Dollars

Catherine A. Andreano

121100782 022083154 04113

CHECK# 4113, PAID 3/21/2011, AMOUNT \$40.00

Account # 4125368

PLEASE PRINT THIS PAYMENT FOR OUR MUTUAL CUSTOMER

CATHERINE A ANDREANO
2415 KILLINGTON DRIVE
RENO, NV 89511

YOSEMITE NATIONAL BANK

Pay TWO HUNDRED NINETY ONE AND 79/100 DOLLARS \$ 291.79

To The Order Of ADDISON AVENUE 100
PO BOX 50057
CITY OF INDUSTRY, CA 91716-0057

Void After 90 DAYS
Signature On File

985005 121100782 022083154 0000029179

CHECK# 985005, PAID 2/23/2011, AMOUNT \$291.79

Account # 4125368

PLEASE PRINT THIS PAYMENT FOR OUR MUTUAL CUSTOMER

CATHERINE A ANDREANO
2415 KILLINGTON DRIVE
RENO, NV 89511

YOSEMITE NATIONAL BANK

Pay TWO HUNDRED NINETY ONE AND 79/100 DOLLARS \$ 291.79

To The Order Of ADDISON AVENUE 100
PO BOX 50057
CITY OF INDUSTRY, CA 91716-0057

Void After 90 DAYS
Signature On File

985007 121100782 022083154 0000029179

CHECK# 985007, PAID 3/21/2011, AMOUNT \$291.79



Bank of West Checking
4/13/2011

Page 1

Reconciliation Summary

BANK STATEMENT – CLEARED TRANSACTIONS:

Previous Balance:			8,351.73
Checks and Payments	102	Items	-16,586.47
Deposits and Other Credits	5	Items	20,493.95
Service Charge	0	Items	0.00
Interest Earned	0	Items	0.00
Ending Balance of Bank Statement:			12,259.21

YOUR RECORDS – UNCLEARED TRANSACTIONS:

Cleared Balance:			12,259.21
Checks and Payments	105	Items	-19,891.62
Deposits and Other Credits	5	Items	8,486.64
Register Balance as of 4/13/2011:			854.23
Checks and Payments	0	Items	0.00
Deposits and Other Credits	0	Items	0.00
Register Ending Balance:			854.23

Bank of West Checking
4/13/2011

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Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Clr	Amount
Uncleared Checks and Payments						
6/14/2009	3625	Tammy Higgins	graduation	food		-150.00
9/8/2009	3710	Primary Care Plus	kati	MEDICAL		-15.00
9/8/2009	3711	Fabric Care		cleaners		-43.80
9/14/2009	3718	J. Crew		clothing		-67.31
11/6/2009	3758	American Eagle - Sarah		clothing		-50.00
3/4/2010				[Bank of the West - Ta...		-2,000.00
4/16/2010	ATM	Vet		pet		-190.82
5/17/2010	ATM	At&T		TELEPHONE:Reno		-116.65
6/21/2010	ATM	Costco		food		-49.88
6/25/2010	ATM	Costco		food		-287.18
10/9/2010	payment	LOGMEIN		BUSINESS		-129.00
10/9/2010	3977	Walmart		food		-59.66
10/9/2010	3978	Raleys		food		-30.99
10/21/2010	3998	Raley's		food		-54.86
12/9/2010	payment	LOGMEIN		BUSINESS		-129.00
12/25/2010	ATM	Hartland		bank charges		-56.95
1/9/2011	payment	LOGMEIN		BUSINESS		-129.00
3/9/2011		LOGMEIN		BUSINESS		-129.00
3/14/2011	4098	Downey/US Bank	mar	Mortgage Payment:Reno		-3,138.73
3/14/2011	4100	Grace Church	YWAM - Vonich	DONATION		-100.00
3/14/2011	4114	WASHINGTON MUTUAL		PROPERTY IOAN		-3,585.36
3/22/2011	ATM	Shell		Auto:gasoline		-52.01
3/22/2011	ATM	Mikonos Grill		Dining Out		-29.22
3/22/2011	ATM	Walmart		household		-16.72
3/24/2011	ATM	Mill End Fabrics		WEDDING		-43.09
3/24/2011	ATM	MICHAEL		WEDDING		-36.57
3/24/2011	ATM	MICHAEL		WEDDING		-19.90
3/24/2011	4116	NV Energy		UTILITY:Reno		-272.88
3/24/2011	4117	Discovery Fellowship		DONATION		-250.00
3/25/2011	ATM	Federal Express		postage		-31.36
3/25/2011	ATM	NV Center For Dermatology		MEDICAL		-17.17
3/25/2011	ATM	Walmart		household		-10.77
3/25/2011	ATM	WALMART		household		-4.98
3/25/2011	ATM	Aaa		INSURANCE:life		-114.84
3/26/2011	ATM	Costco		food		-312.11
3/26/2011	ATM	NETWEBSALE		ENTERTAINMENT		-48.86
3/26/2011	ATM	WALMART		household		-42.15
3/28/2011	ATM	Federal Express		postage		-26.64
3/28/2011	ATM	StarbUCKS		Dining Out		-22.36
3/28/2011	ATM	Office Depot		BUSINESS		-19.38
3/28/2011	payment	Lifelock		security		-18.00
3/28/2011	ATM	Cvs		MEDICAL		-2.15
3/29/2011	ATM	Anytime Fitness		health		-33.00
3/29/2011	ATM	Michaels		GIFT		-6.44
3/29/2011	ATM	Usps		postage		-1.05
3/30/2011	ATM	Raley's		food		-59.92
3/30/2011	ATM	Jazz Salon		hair		-58.00
3/30/2011	ATM	Shell		Auto:gasoline		-54.48
3/31/2011	ATM	THE HOME DEPOT		YARD		-144.69
3/31/2011	ATM	Smart & Final		food		-73.90
3/31/2011	ATM	Fabric Care		BUSINESS:cleaners		-35.75
4/1/2011	DEP	Discovery Fellowship		DONATION		-250.00
4/1/2011	ATM	COSTCO		food		-369.23
4/1/2011	ATM	THE HOME DEPOT		YARD		-60.72
4/1/2011	ATM	Franklin Prosperity		unknown		-49.00
4/1/2011	ATM	Smart & Final		food		-37.68
4/1/2011	ATM	Webrestuarant		WEDDING		-23.92
4/1/2011	ATM	WALMART		household		-215.92
4/1/2011	4115	Bank Of America		Auto:gasoline		-500.00
4/1/2011	4118	JOHN ANDREANO		EDUCATION:books		-545.00

Bank of West Checking
4/13/2011

Page 3

Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Clr	Amount
4/1/2011	4119	Universal Explorer		BUSINESS		-110.29
4/1/2011	4120	Klove		DONATION		-50.00
4/1/2011	4121	Christ Community Church	ZACH	DONATION		-100.00
4/1/2011	4122	Nevada Center For Derma...		MEDICAL		-67.95
4/1/2011	4123	Wells Fargo - John		Auto:gasoline		-500.00
4/1/2011	4125	Dr. Corbin		MEDICAL		-134.94
4/4/2011	ATM	Hemclear		MEDICAL		-122.75
4/4/2011	ATM	Apple Store		BUSINESS		-91.00
4/4/2011	ATM	Shell		Auto:gasoline		-85.00
4/4/2011	ATM	Sierra Nevada Spas		Spa		-83.95
4/4/2011	ATM	Charter		UTILITY		-36.56
4/4/2011	ATM	Amazon		EDUCATION:books		-29.93
4/4/2011	ATM	Target		household		-26.89
4/4/2011	ATM	Amazon		EDUCATION:books		-21.47
4/4/2011	ATM	Amazon		EDUCATION:books		-13.48
4/4/2011	ATM	Smith's		food		-10.98
4/4/2011	ATM	Raley's		food		-10.32
4/5/2011	ATM	Club Chandon		Wine		-96.78
4/5/2011	ATM	Smiths		food		-70.59
4/5/2011	ATM	Smiths		food		-39.39
4/5/2011	ATM	Smiths		food		-3.38
4/5/2011	4126	Danny Couste		house repair		-2,000.00
4/6/2011	ATM	Walmart		household		-62.09
4/6/2011	ATM	THE HOME DEPOT		Repairs		-47.08
4/6/2011	ATM	Clearwater Creek		GIFT		-67.00
4/6/2011	ATM	Clearwater Creek		GIFT		-55.92
4/6/2011	ATM	William Sonoma		household		-29.03
4/7/2011	ATM	Smith's		food		-28.82
4/7/2011	aqtm	Crate & Barrel	gift	WEDDING		-327.70
4/7/2011	ATM	Banana Republic		clothing		-223.42
4/8/2011	ATM	Sierra Sewing	sewing machine	Repairs		-99.00
4/8/2011	ATM	Blue Garter	VEIL	WEDDING		-95.88
4/8/2011	ATM	SAFEWAY		food		-64.63
4/8/2011	ATM	CREME	ATM	Dining Out		-11.83
4/8/2011	ATM	Fabric Care		BUSINESS:cleaners		-6.61
4/8/2011	ATM	APL-ITUNE		ENTERTAINMENT		-1.00
4/8/2011	ATM	NV WILDLIFE LICENSE		ENTERTAINMENT		-35.00
4/8/2011	ATM	SAFEWAY		food		-177.22
4/9/2011	payment	LOGMEIN	ATM	BUSINESS		-129.00
4/11/2011	ATM	Mikonos Grill		Dining Out		-87.50
4/11/2011	ATM	Shell		Auto:gasoline		-36.19
4/11/2011	ATM	Lucky's		food		-10.89
4/11/2011	ATM	Bj's		Dining Out		-22.24
4/11/2011	ATM	Frank Family Vineyards		Wine		-140.29
4/11/2011	ATM	StarbUCKS		Dining Out		-4.58

Total Uncleared Checks and Payments

105 Items

-19,891.62

Uncleared Deposits and Other Credits

3/29/2011	DEP	Deposit		Travel		800.00
3/30/2011	DEP	Multnomah		W2 Income		2,119.48
4/1/2011	DEP	Cisco		W2 Income		5,475.53
4/1/2011	DEP	Discovery Fellowship		food		91.63
4/1/2011	4124	Void		VOID		0.00

Total Uncleared Deposits and Other Credits

5 Items

8,486.64

Bank of West Checking
4/13/2011

Page 4

Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Clr	Amount
Total Uncleared Transactions				110 Items		-11,404.98

Savings - S&K
4/13/2011

Page 1

Reconciliation Summary

BANK STATEMENT -- CLEARED TRANSACTIONS:

Previous Balance:			20,095.50
Checks and Payments	1	Item	-7,000.00
Deposits and Other Credits	1	Item	1.83
Service Charge	0	Items	0.00
Interest Earned	0	Items	0.00
Ending Balance of Bank Statement:			13,097.33

YOUR RECORDS -- UNCLEARED TRANSACTIONS:

Cleared Balance:			13,097.33
Checks and Payments	0	Items	0.00
Deposits and Other Credits	0	Items	0.00
Register Balance as of 4/13/2011:			13,097.33
Checks and Payments	0	Items	0.00
Deposits and Other Credits	0	Items	0.00
Register Ending Balance:			13,097.33

Savings - S&K
4/13/2011

Page 2

Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Clr	Amount
Uncleared Checks and Payments						
Total Uncleared Checks and Payments					0 Items	0.00
Uncleared Deposits and Other Credits						
Total Uncleared Deposits and Other Credits					0 Items	0.00
Total Uncleared Transactions					0 Items	0.00

BANK OF THE WEST®**STATEMENT**

PAGE 1 OF 2

MILPITAS OFFICE 00022
 1360 CALAVERAS BLVD
 MILPITAS CA 95035-5707 800-488-2265

ANDREANO LIVING TRUST
 STEPHEN C ANDREANO, TTEE
 CATHERINE A ANDREANO, TTEE
 2415 KILLINGTON DRIVE
 RENO NV 89511-9147

STATEMENT PERIOD
 02/23/11 THROUGH 03/22/11

Sal

022-092684

0 ITEMS ENCLOSED

SPECIAL OFFER: KEEP MORE MONEY IN YOUR POCKET AT TAX TIME
 WITH A DISCOUNT OF UP TO 25% OFF TURBOTAX FEDERAL PRODUCTS.
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55+ CHECKING ACCOUNT NUMBER 022-092684

BEGINNING BALANCE.....	6,000.95	AVERAGE DAILY BALANCE.....	5,162.00
0 DEPOSITS.....	0.00	LOW BALANCE.....	4,489.64
1 CREDITS.....	2,028.00	YEAR-TO-DATE INTEREST PAID.....	0.00
3 WITHDRAWALS.....	181.31	YEAR-TO-DATE TAX WITHHELD.....	0.00
1 CHECKS.....	1,330.00	ANNUAL PERCENTAGE YIELD EARNED.....	0.00
ENDING BALANCE.....	6,517.64	INTEREST ACCRUED THIS STATEMENT.....	0.00

DEPOSITS

DATE.....	AMOUNT	TRANSACTION DESCRIPTION
03/15	2,028.00	ELECTRONIC DEP SPMI

PAYMENT 031511

CCD

WITHDRAWALS

DATE.....	AMOUNT	TRANSACTION DESCRIPTION
03/08	57.90	CONV ELECTRONIC CK SUDDENLINK
03/10	67.94	CONV ELECTRONIC CK AT&T TELCO WEST
03/10	55.47	CONV ELECTRONIC CK AT&T TELCO WEST

PYMNT	030711 772
000PAYMENT	030911 00774
000PAYMENT	030911 00773

ARC
ARC
ARC

CHECKS

NUMBER..	DATE.....	AMOUNT
771e	02/23	1,330.00

NUMBER..DATE.....AMOUNT

NUMBER..DATE.....AMOUNT

e REPRESENTS ITEMS PRESENTED ELECTRONICALLY



RECYCLABLE

EQUAL HOUSING
LENDER

For Your Protection: Please examine this statement and report any discrepancy within 30 days.

MEMBER FDIC

==

CUSTOMER NAME	ACCOUNT NO	STATEMENT PERIOD	PAGE
ANDREANO LIVING TRUST	22-092684	2/23/11 - 3/22/11	2 OF 2

ANDREANO LIVING TRUST
CATHERINE A ANDREANO, TTEE
775-851-7125
8215 KILLINGTON DRIVE
RENO, NV 89511-9147

771
05-794121

16 Feb 2011

PAY TO THE ORDER OF John Danner Assoc. \$ 1,330.00

One thousand three hundred thirty 00/100

HANK & WEST

FOR 11486000 Catherine A Andreano

⑆121100782⑆ 022092684⑆ 00771

CHECK# 771, PAID 2/23/2011, AMOUNT \$1,330.00



RECYCLABLE



EQUAL HOUSING
LENDER

For Your Protection: Please examine this statement and report any discrepancy within 30 days.

MEMBER FDIC

Bank of the West - Tahoe
4/13/2011

Page 1

Reconciliation Summary

BANK STATEMENT – CLEARED TRANSACTIONS:

Previous Balance:			6,000.95
Checks and Payments	4	Items	-1,511.31
Deposits and Other Credits	1	Item	2,028.00
Service Charge	0	Items	0.00
Interest Earned	0	Items	0.00
Ending Balance of Bank Statement:			6,517.64

YOUR RECORDS – UNCLEARED TRANSACTIONS:

Cleared Balance:			6,517.64
Checks and Payments	3	Items	-179.47
Deposits and Other Credits	0	Items	0.00
Register Balance as of 4/13/2011:			6,338.17
Checks and Payments	0	Items	0.00
Deposits and Other Credits	0	Items	0.00
Register Ending Balance:			6,338.17

Tahoe Acct

Page 2

Bank of the West - Tahoe
4/13/2011

Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Clr	Amount
Uncleared Checks and Payments						
4/1/2011	775	At&T		TELEPHONE:tahoe		-51.63
4/1/2011	776	At&T	internet	TELEPHONE:tahoe		-69.94
4/1/2011	777	Suddenlink		cable:tahoe		-57.90
Total Uncleared Checks and Payments					3 Items	-179.47
Uncleared Deposits and Other Credits						
Total Uncleared Deposits and Other Credits					0 Items	0.00
Total Uncleared Transactions					3 Items	-179.47

Wells Fargo Preferred Rate Savings

Case 09-52781-gwz Doc 70 Entered 04/20/11 11:15:46 Page 28 of 41
Account number: 9452561419 ■ February 1, 2011 - February 28, 2011 ■ Page 1 of 3

WELLS
FARGO

011564 1 AV 0.335 238834



ANDREANO LIVING TRUST DTD 12-04-2006

CATHERINE A ANDREANO TTE

STEPHEN C ANDREANO TTE

2415 KILLINGTON DR

RENO NV 89511-9147

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932 TTY: 1-888-355-6052

華語 1-800-288-2288 (8 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (825)

P.O. Box 6995

Portland, OR 97228-6995

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Activity summary

Beginning balance on 2/1	\$68.11
Deposits/Additions	0.01
Withdrawals/Subtractions	- 0.00
Ending balance on 2/28	\$68.12

Account number: 9452561419

ANDREANO LIVING TRUST DTD 12-04-2006

CATHERINE A ANDREANO TTE

STEPHEN C ANDREANO TTE

Nevada account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 321270742

DCRA11UTAR 011564 NNNNNNNNN NNN NNN 001 002 10018871.5

Wells Fargo Savings
4/13/2011

Page 1

Reconciliation Summary

BANK STATEMENT -- CLEARED TRANSACTIONS:

Previous Balance:			68.11
Checks and Payments	0	Items	0.00
Deposits and Other Credits	1	Item	0.01
Service Charge	0	Items	0.00
Interest Earned	0	Items	0.00
Ending Balance of Bank Statement:			68.12

YOUR RECORDS -- UNCLEARED TRANSACTIONS:

Cleared Balance:			68.12
Checks and Payments	0	Items	0.00
Deposits and Other Credits	0	Items	0.00
Register Balance as of 4/13/2011:			68.12
Checks and Payments	0	Items	0.00
Deposits and Other Credits	0	Items	0.00
Register Ending Balance:			68.12

Wells Fargo Savings
4/13/2011

Page 2

Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Clr	Amount
Uncleared Checks and Payments						
Total Uncleared Checks and Payments					0 Items	0.00
Uncleared Deposits and Other Credits						
Total Uncleared Deposits and Other Credits					0 Items	0.00
Total Uncleared Transactions					0 Items	0.00

Case No. 05-22101

DISBURSEMENT JOURNAL,

CASH DISBURSEMENTS

See attachment #4

Date	Payee	Purpose	Amount
	see attachment #4	ATM/Payments	8,266.41
Total Cash Disbursements			8,266.41

Tahoe:	0.00
Checking:	8,266.41

BANK ACCOUNT DISBURSEMENTS

[illegible]

Tahoe:	181.31
Checking:	10,803.04

Total Disbursements for the Month

19,250.76

DISBURSEMENT JOURNAL

see attachment #4

Date	Account	Num	Description	Memo	Category	Cir	Amount
3/3/2011	Bank of West Checking	ATM	Specialty Bottle		WEDDING	R	-135.50
3/3/2011	Bank of West Checking	ATM	Hemclear		MEDICAL	R	-122.75
3/3/2011	Bank of West Checking	ATM	Costco		food	R	-40.88
3/3/2011	Bank of West Checking	ATM	Hemclear		MEDICAL	R	-19.95
3/3/2011	Bank of West Checking	ATM	Smith's		food	R	-10.28
3/3/2011	Bank of West Checking	ATM	UPS		BUSINESS	R	-5.00
3/4/2011	Bank of West Checking	ATM	Costco		food	R	-89.10
3/4/2011	Bank of West Checking	ATM	Charter		UTILITY	R	-36.56
3/4/2011	Bank of West Checking	ATM	Target		household	R	-217.53
3/4/2011	Bank of West Checking	ATM	Whole Foods		food	R	-21.58
3/4/2011	Bank of West Checking	ATM	Walmart		household	R	-67.77
3/4/2011	Bank of West Checking	ATM	William Sonoma		household	R	-32.32
3/7/2011	Bank of West Checking	ATM	Raleys		food	R	-44.00
3/8/2011	Bank of West Checking	ATM	Costco		food	R	-87.14
3/8/2011	Bank of West Checking	ATM	Smart & Final		food	R	-45.65
3/8/2011	Bank of West Checking	ATM	Costco		food	R	-41.06
3/8/2011	Bank of West Checking	ATM	Raleys		food	R	-22.43
3/9/2011	Bank of West Checking	ATM	Raleys		food	R	-12.43
3/10/2011	Bank of West Checking	ATM	Shell		Auto:gasoline	R	-49.60
3/11/2011	Bank of West Checking	ATM	NV Center For Dermatology		MEDICAL	R	-39.86
3/11/2011	Bank of West Checking	ATM	Southwest Airlines		BUSINESS	R	-214.40
3/11/2011	Bank of West Checking	ATM	Southwest Airlines		BUSINESS	R	-161.70
3/11/2011	Bank of West Checking	ATM	Southwest Airlines		BUSINESS	R	-161.70
3/11/2011	Bank of West Checking	ATM	Raleys		food	R	-23.34
3/11/2011	Bank of West Checking	ATM	Ups		BUSINESS	R	-16.23
3/11/2011	Bank of West Checking	ATM	Ups		postage	R	-7.92
3/14/2011	Bank of West Checking	ATM	Costco		food	R	-271.65
3/14/2011	Bank of West Checking	ATM	Office Depot		BUSINESS	R	-80.78
3/14/2011	Bank of West Checking	ATM	David's Bridal	a	WEDDING	R	-162.67
3/14/2011	Bank of West Checking	ATM	Cvs		MEDICAL	R	-167.07
3/14/2011	Bank of West Checking	ATM	Fabric Care		BUSINESS:cleaners	R	-5.20
3/14/2011	Bank of West Checking	ATM	Costco		food	R	-86.55
3/14/2011	Bank of West Checking	ATM	Cvs		MEDICAL	R	-47.53
3/14/2011	Bank of West Checking	ATM	Jitterbug		phone:granny	R	-28.11
3/14/2011	Bank of West Checking	ATM	Cvs		MEDICAL	R	-10.00
3/15/2011	Bank of West Checking	ATM	William Sonoma		household	R	-16.16
3/17/2011	Bank of West Checking	ATM	Cosmo Tours		Travel	R	-1,250.00

DISBURSEMENT JOURNAL

see attachment #4

Date	Account	Num	Description	Memo	Category	Clr	Amount
3/17/2011	Bank of West Checking	ATM	Avanti		Travel	R	-750.00
3/18/2011	Bank of West Checking	ATM	Coldwater Creek		clothing	R	-176.53
3/18/2011	Bank of West Checking	ATM	Rose's		Dining Out	R	-13.27
3/21/2011	Bank of West Checking	ATM	RITE AID		MEDICAL	R	-83.82
3/21/2011	Bank of West Checking	ATM	Target		household	R	-80.80
3/21/2011	Bank of West Checking	ATM	Lucky		food	R	-66.25
3/21/2011	Bank of West Checking	ATM	Fry's		BUSINESS	R	-54.60
3/21/2011	Bank of West Checking	ATM	Safeway		food	R	-36.99
3/21/2011	Bank of West Checking	ATM	FRESH CHOICE		Dining Out	R	-32.21
3/21/2011	Bank of West Checking	ATM	Federal Express		postage	R	-30.30
3/21/2011	Bank of West Checking	ATM	THE HOME DEPOT		YARD	R	-6.91
3/22/2011	Bank of West Checking	ATM	Southwest Airlines		BUSINESS	R	-161.70
3/22/2011	Bank of West Checking	ATM	Great Hair		hair	R	-16.00
3/22/2011	Bank of West Checking	ATM	Shell		Auto:gasoline	R	-52.01
3/22/2011	Bank of West Checking	ATM	Mikonos Grill		Dining Out	R	-29.22
3/22/2011	Bank of West Checking	ATM	Walmart		household	R	-16.72
3/24/2011	Bank of West Checking	ATM	Mill End Fabrics		WEDDING	R	-43.09
3/24/2011	Bank of West Checking	ATM	MICHAEL		WEDDING	R	-36.57
3/24/2011	Bank of West Checking	ATM	MICHAEL		WEDDING	R	-19.90
3/25/2011	Bank of West Checking	ATM	Federal Express		postage	R	-31.36
3/25/2011	Bank of West Checking	ATM	NV Center For Dermatology		MEDICAL	R	-17.17
3/25/2011	Bank of West Checking	ATM	Walmart		household	R	-10.77
3/25/2011	Bank of West Checking	ATM	WALMART		household	R	-4.98
3/26/2011	Bank of West Checking	ATM	Aaa		INSURANCE:life	R	-114.84
3/26/2011	Bank of West Checking	ATM	Costco		food	R	-312.11
3/26/2011	Bank of West Checking	ATM	NETWEBSALE		ENTERTAINMENT	R	-48.86
3/28/2011	Bank of West Checking	ATM	WALMART		household	R	-42.15
3/28/2011	Bank of West Checking	ATM	Federal Express		postage	R	-26.64
3/28/2011	Bank of West Checking	ATM	Starbucks		Dining Out	R	-22.36
3/28/2011	Bank of West Checking	ATM	Office Depot		BUSINESS	R	-19.38
3/29/2011	Bank of West Checking	ATM	Cvs		MEDICAL	R	-2.15
3/29/2011	Bank of West Checking	ATM	Anytime Fitness		health	R	-33.00
3/29/2011	Bank of West Checking	ATM	Michaels		GIFT	R	-6.44
3/30/2011	Bank of West Checking	ATM	Usps		postage	R	-1.05
3/30/2011	Bank of West Checking	ATM	Raley's		food	R	-59.92
3/30/2011	Bank of West Checking	ATM	Jazz Salon		hair	R	-58.00
3/30/2011	Bank of West Checking	ATM	Shell		Auto:gasoline	R	-54.48

In re Stephen and Catherine Andreano Case No. 09-52781
 Debtor Reporting Period: March 1 - 31, 2011

DISBURSEMENT JOURNAL

see attachment #4

Date	Account	Num	Description	Memo	Category	Clr	Amount
3/31/2011	Bank of West Checking	ATM	THE HOME DEPOT		YARD		-144.69
3/31/2011	Bank of West Checking	ATM	Smart & Final		food		-73.90
3/31/2011	Bank of West Checking	ATM	Fabric Care		BUSINESS:cleaners		-35.75
3/21/2011	Bank of West Checking	PAYMENT	AAA		INSURANCE:auto	R	-319.79
3/22/2011	Bank of West Checking	payment	AAA		INSURANCE:home	R	-190.71
3/23/2011	Bank of West Checking	PAYMENT	Addison Avenue		Auto:AUTO - LEASE	R	-291.79
3/23/2011	Bank of West Checking	payment	US Department of Education		EDUCATION	R	-150.00
3/28/2011	Bank of West Checking	payment	Lifelock		security		-18.00
3/9/2011	Bank of West Checking		LOGMEIN		BUSINESS		-129.00
					Total ATM/Payments		-8,226.41

In re Stephen and Catherine Andreano
Debtor

Case No. 09-52781
Reporting Period: March 1 -31, 2011

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A REAL PROPERTY		
Primary Residence	370,000.00	370,000.00
Other Property (attach schedule)	695,000.00	695,000.00
TOTAL REAL PROPERTY ASSETS	1,065,000.00	1,065,000.00
SCHEDULE B PERSONAL PROPERTY		
Cash on Hand	0.00	0.00
Bank Accounts	22,556.88	27,724.84
Security Deposits	0.00	0.00
Household Goods & Furnishings	10,000.00	10,000.00
Books, Pictures, Art	0.00	0.00
Wearing Apparel	700.00	700.00
Furs and Jewelry	0.00	0.00
Firearms & Sports Equipment	1,270.00	1,270.00
Insurance Policies	0.00	0.00
Annuities	0.00	0.00
Education IRAs	0.00	0.00
Retirement & Profit Sharing	0.00	0.00
Stocks	0.00	0.00
Partnerships & Joint Ventures	0.00	0.00
Government & Corporate Bonds	0.00	0.00
Accounts Receivable	0.00	0.00
Alimony, maintenance, support or property settlements	0.00	0.00
Other Liquidated Debts	0.00	0.00
Equitable Interests in Schedule A property		0.00
Contingent Interests	0.00	0.00
Other Claims	0.00	0.00
Patents & Copyrights	0.00	0.00
Licenses & Franchises	0.00	0.00
Customer Lists	0.00	0.00
Autos, Trucks & Other Vehicles	19,090.00	19,090.00
Boats & Motors	0.00	0.00
Aircraft	0.00	0.00
Office Equipment	0.00	0.00
Machinery, supplies, equipment used for business	0.00	0.00
Inventory	0.00	0.00
Animals	0.00	0.00
Crops	0.00	0.00
Farming Equipment	0.00	0.00
Farm Supplies	0.00	0.00
Other Personal Property (attach schedule)	0.00	0.00
TOTAL PERSONAL PROPERTY	53,616.88	58,784.84
TOTAL ASSETS	1,118,616.88	1,123,784.84

Case No. 09-52781
Reporting Period: March 1 -31, 2011

[illegible]

In re: Stephen and Catherine Andreano
Debtor

Case No. 09-52781
Reporting Period: March 1 - 31, 2011

Balance Sheet - Asset
Attachment #5

Rental Property - Tahoe	650000	650000
Squaw Valley TimeShare	5000	5000
Hawaii - Ko 'Olina	40000	40000
Total Other Property	695000	695000

Bank Accounts:

#022-083154	2875.12
#022-092684	6518.14
#022-083154 - Savings	13095.50
#0214380487	0.00
#9452561419 - Savings	68.12
	22556.88

In re: Stephen and Catherine Andreano
Debtor

Case No. 09-52781
Reporting Period: March 1 - 31, 2011

Balance Sheet - Liabilities
Attachment #5

Property Tax - Reno	4,419.58
08/04/2010	1,104.90 pd 8/2010
10/04/2010	1,104.90 pd 10/2010
01/03/2011	1,104.89 pd 1/2011
03/07/2011	1,104.89

In re Stephen and Catherine Andreano
Debtor

Case No. 09-52781

Reporting Period: March 1 -31, 2011

SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage	6,724.06					6,724.06
Rent	0.00					0.00
Secured Debt/Adequate Protection Payments						0.00
Professional Fees						0.00
Other Post-Petition debt (<i>list creditor</i>)						
						0.00
						0.00
						0.00
						0.00
						0.00
Total Post-petition Debts	6,724.06	0.00	0.00	0.00	0.00	6,724.06

Explain how and when the Debtor intends to pay any past due post-petition debts.

Mortgage Breakdown
WAMU 3,585.33 (inc. ins. & property tax); increased 9/1
Downey 3,138.73 per letter 1/31/11
6,724.06

In re Stephen and Catherine Andreano
Debtor

Case No. 09-52781
 Reporting Period: March 1 - 31, 2011

**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
 AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
Addison Avenue Credit Union	291.79	291.79	0
Downey Savings	3138.73	3138.73	0
Washington Mutual	3585.33	3585.36	0
TOTAL PAYMENTS		7015.88	0

INSTALLMENT PAYMENTS

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY
Home Owners Insurance	AAA	2/1 - 2/28	190.71
Auto Insurance	AAA	2/1 - 2/28	319.79
Life Insurance - Catherine	AAA	2/1 - 2/28	114.84

In re Stephen and Catherine Andreano
Debtor

Case No. 09-52781
 Reporting Period: March 1-31, 2011

DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?	X*	
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		
10	Are any amounts owed to post petition creditors delinquent?		
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X

*DIP account not established